

United States Bankruptcy Court
Southern District of Mississippi

In re:
Emilee Jo Simmons
Debtor

Case No. 25-50514-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 18, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:

Recip ID	Recipient Name and Address
db	+ Emilee Jo Simmons, 20256 Dan Walker Rd, Saucier, MS 39574-9417
5496633	+ Cooper Davis, 22075 Grimes St, Pass Christian, MS 39571-5839
5496634	Credit One Bank, Att6801 Cimarron Rd, Las Vegas, NV 89113

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: melissa.martin@kfcu.org	Jul 18 2025 19:25:00	Keesler Federal Credit Union, P.O. Box 7001, ATTN: BANKRUPTCY, P.O. BOX 7001 BILOXI, MS 39534-7001, Biloxi, MS 39534, UNITED STATES 39534-7001
5496630	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 18 2025 19:25:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
5496631	+ EDI: CAPITALONE.COM	Jul 18 2025 23:25:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5514075	+ EDI: AIS.COM	Jul 18 2025 23:25:00	Capital One, N.A., by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5496632	+ EDI: WFNNB.COM	Jul 18 2025 23:25:00	Comenity, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5504135	EDI: DISCOVER	Jul 18 2025 23:25:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5496635	+ EDI: DISCOVER	Jul 18 2025 23:25:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5496636	+ EDI: PHINGENESIS	Jul 18 2025 23:25:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5520746	EDI: JEFFERSONCAP.COM	Jul 18 2025 23:25:00	Jefferson Capital Systems, LLC, PO BOX 7999, SAINT CLOUD, MN 56302-9617
5496637	+ EDI: JPMORGANCHASE	Jul 18 2025 23:25:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5496638	+ Email/Text: melissa.martin@kfcu.org	Jul 18 2025 19:25:00	Keesler FCU, Attn: Bankruptcy, 2602 Pass Rd, Biloxi, MS 39531-2728
5496639	+ EDI: CAPITALONE.COM	Jul 18 2025 23:25:00	Kohl's, Po Box 3043, Milwaukee, WI 53201-3043
5503035	EDI: Q3G.COM	Jul 18 2025 23:25:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5522620	+ EDI: AIS.COM	Jul 18 2025 23:25:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5496640	+ EDI: SYNC	Jul 18 2025 23:25:00	Synchrony Bank, Attn: Bankruptcy, Po Box

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965060, Orlando, FL 32896-5060

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		American Honda Finance Corporation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:

Name	Email Address
Charles F. F. Barbour	on behalf of Creditor American Honda Finance Corporation cbarbour@blswlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Emilee Jo Simmons trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Zachary S Wessler, Sr	chapter7trustee@wesslerlawgroup.com meredith@symmesestes.com;MS17@ecfcbis.com;Wessler.ZacharyR140624@notify.bestcase.com

TOTAL: 4

Information to identify the case:Debtor 1 **Emilee Jo Simmons**Social Security number or ITIN **xxx-xx-7119**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-50514-KMS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Emilee Jo Simmons**
aka Emilee J SimmonsDated: 7/18/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.